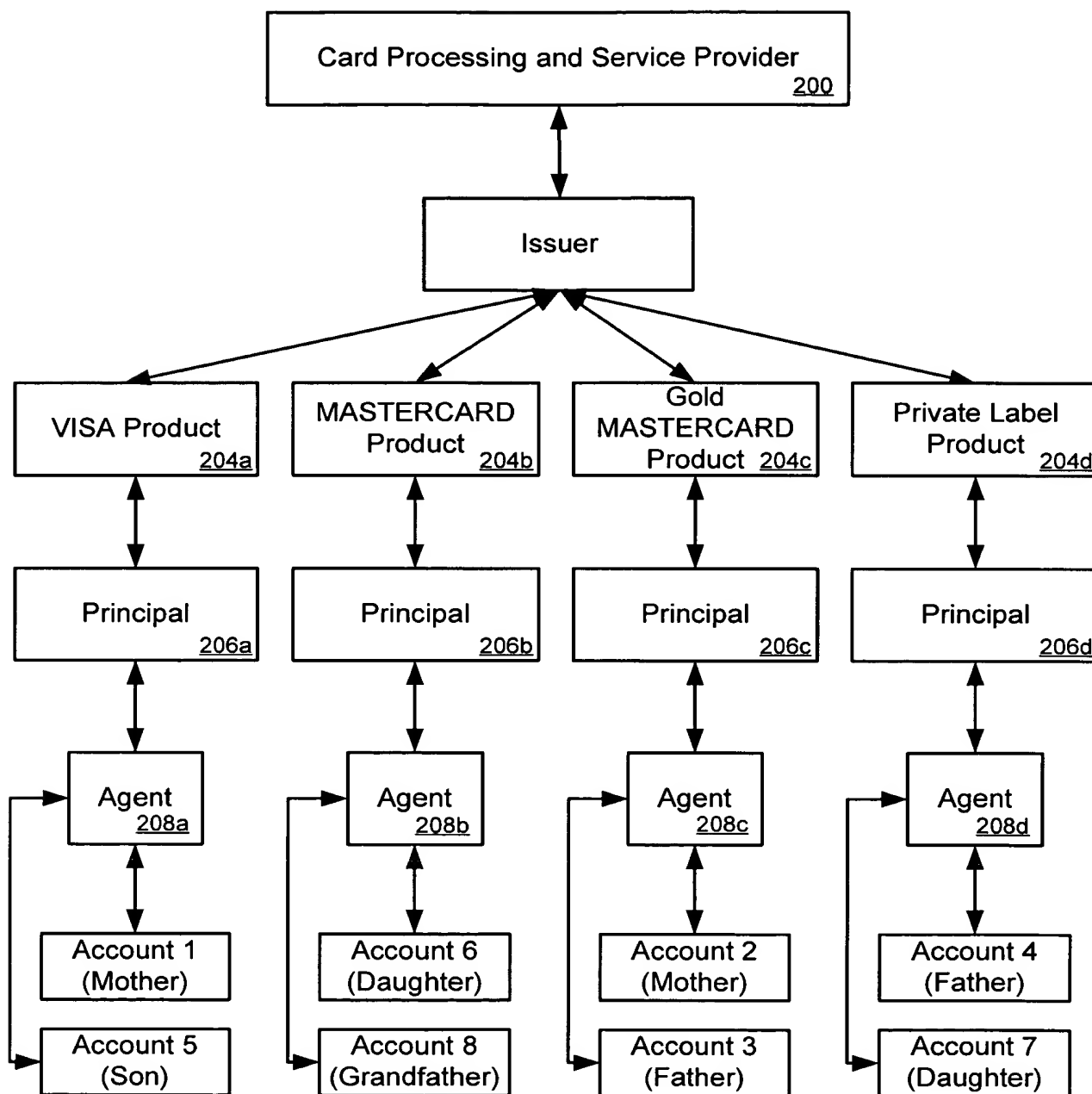


FIG. 1



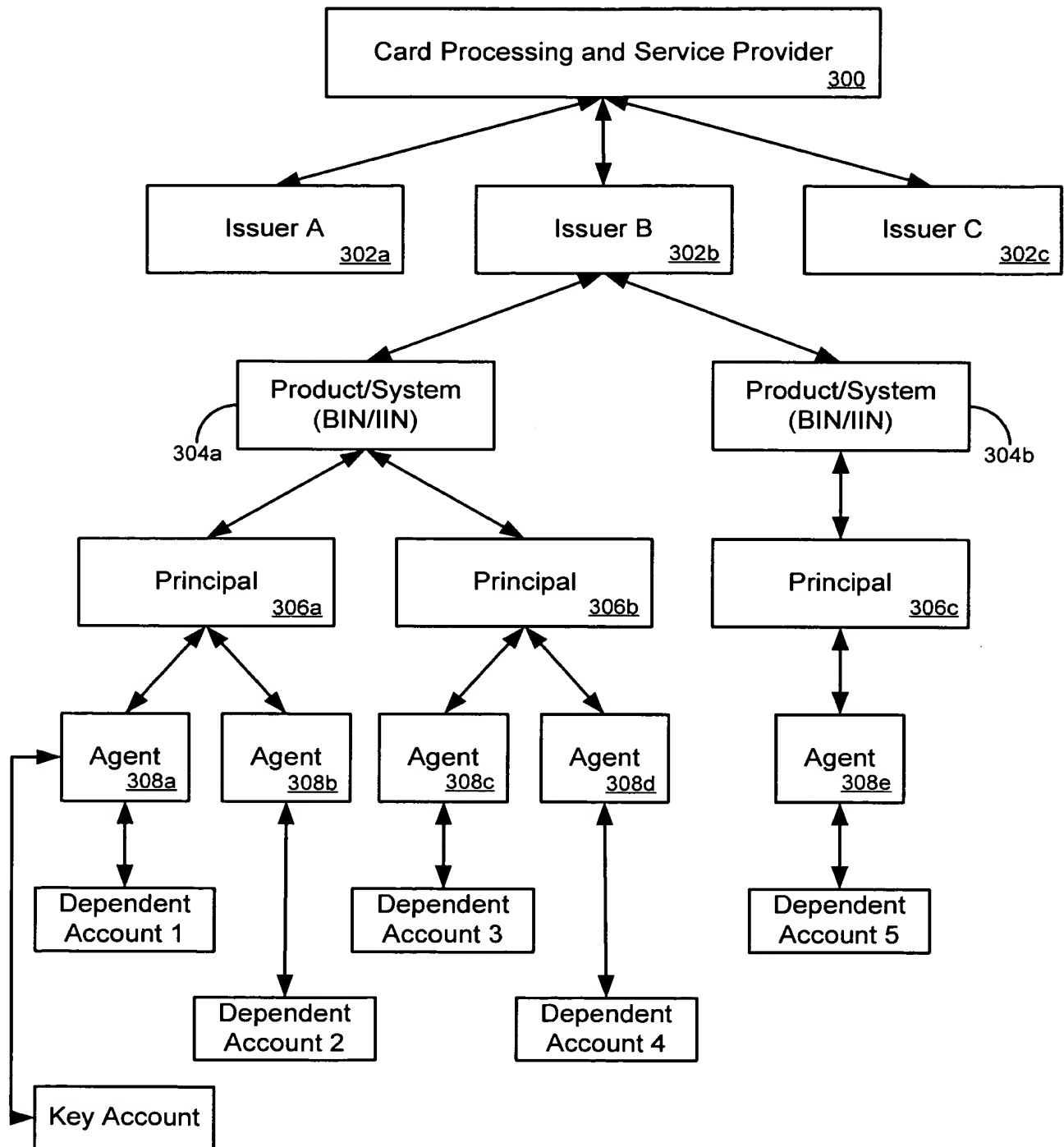


FIG. 3

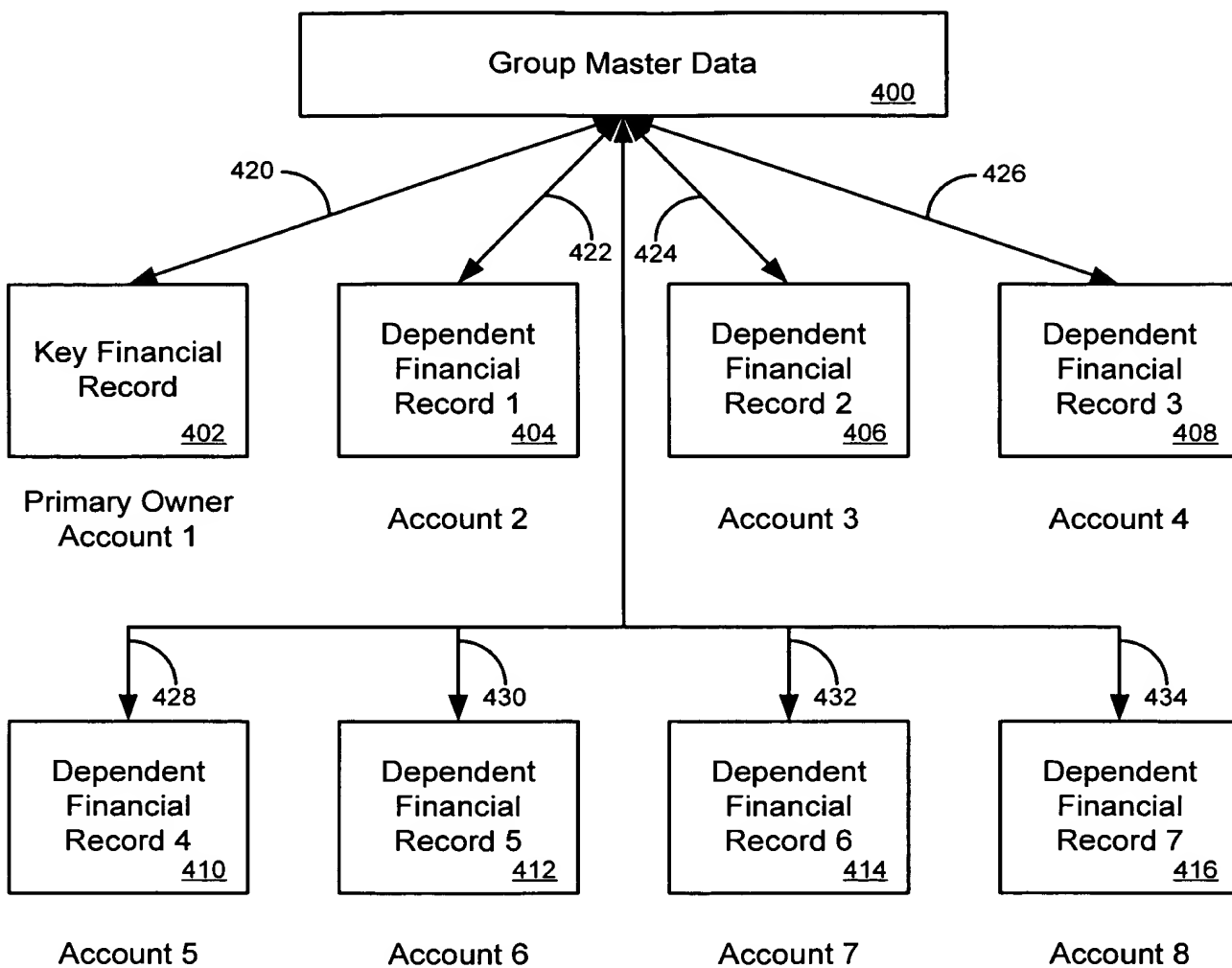


FIG. 4A

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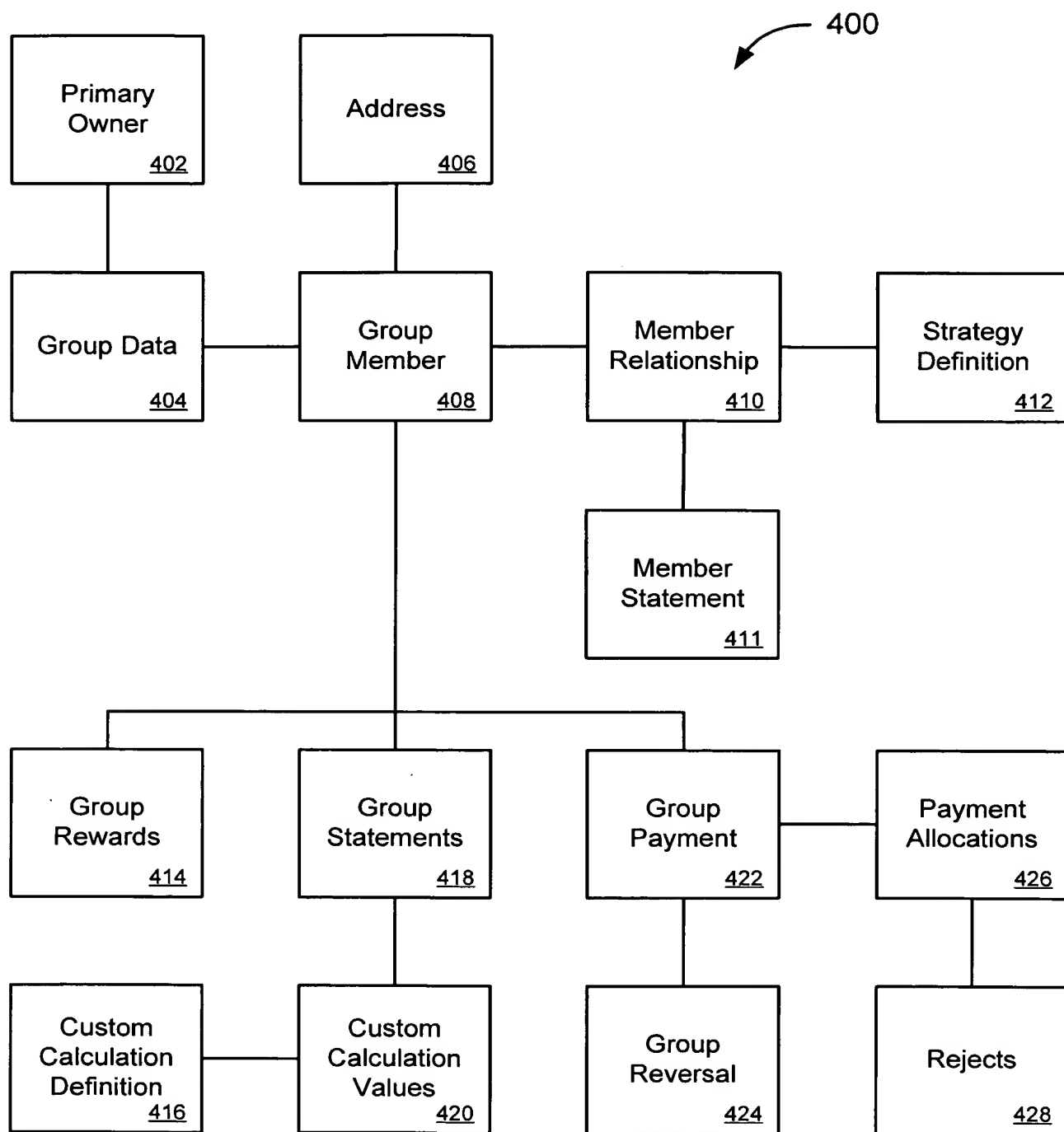


FIG. 4B

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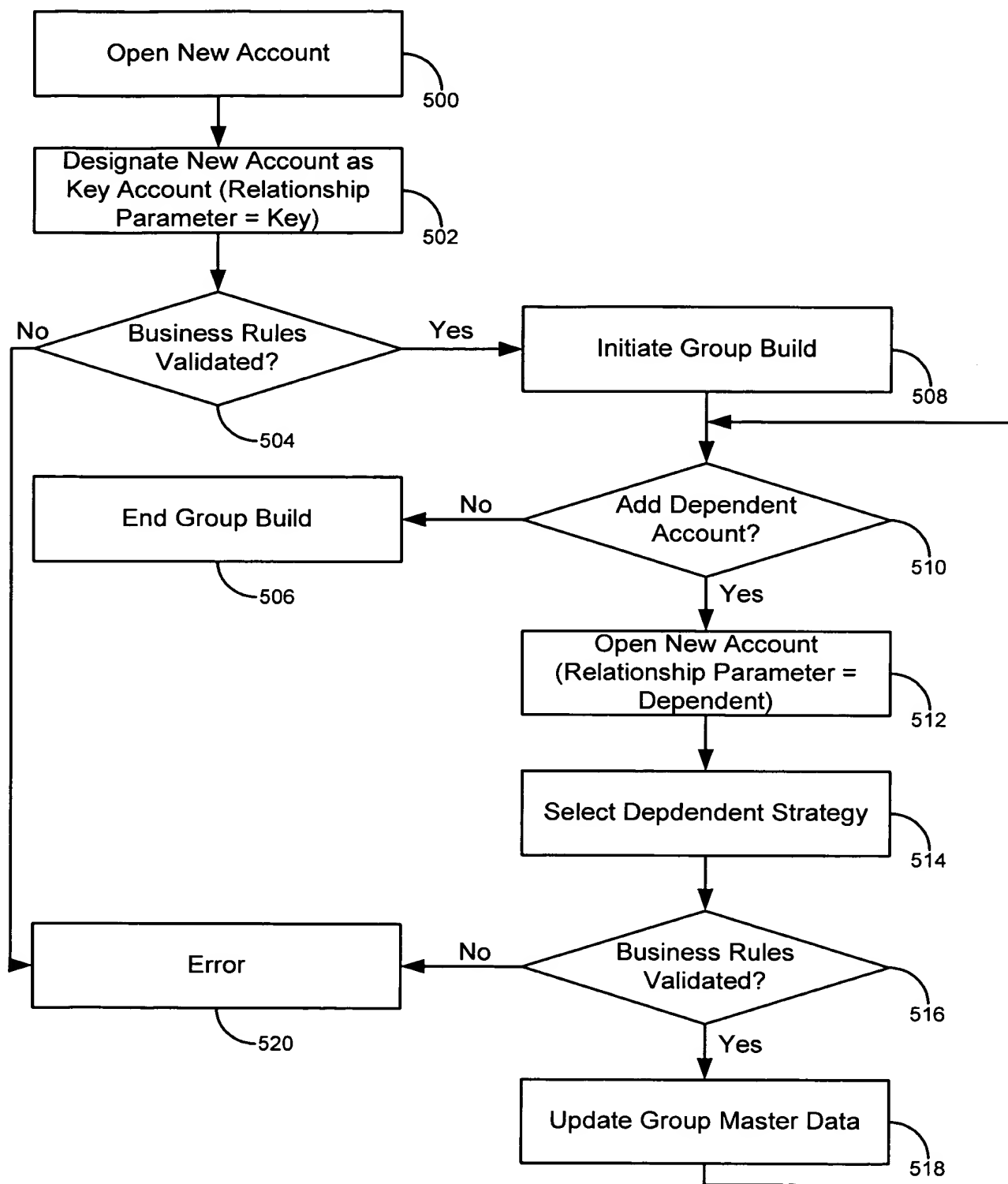
Create Group with New Accounts

FIG. 5

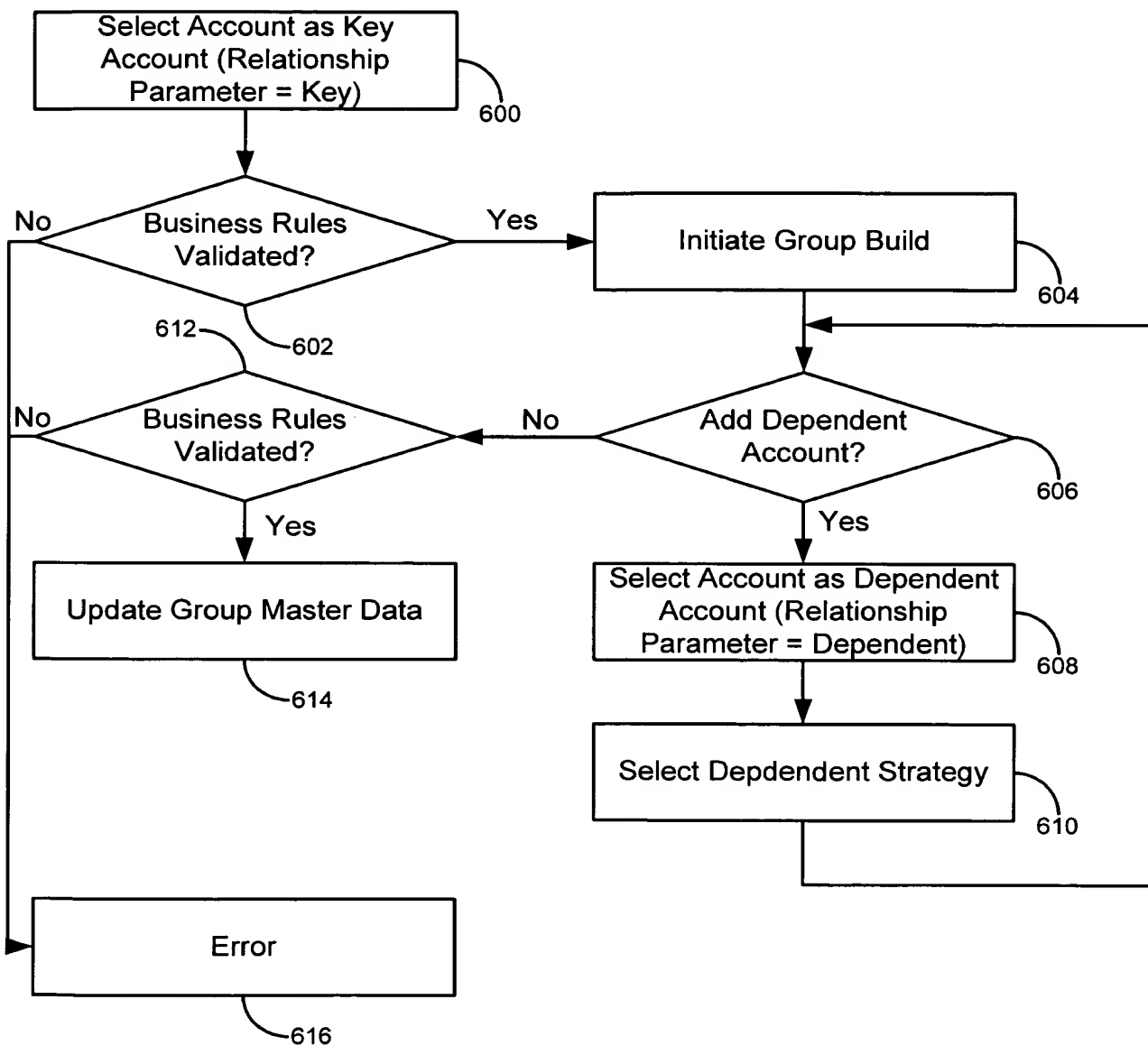
Create Group Using Existing Accounts

FIG. 6

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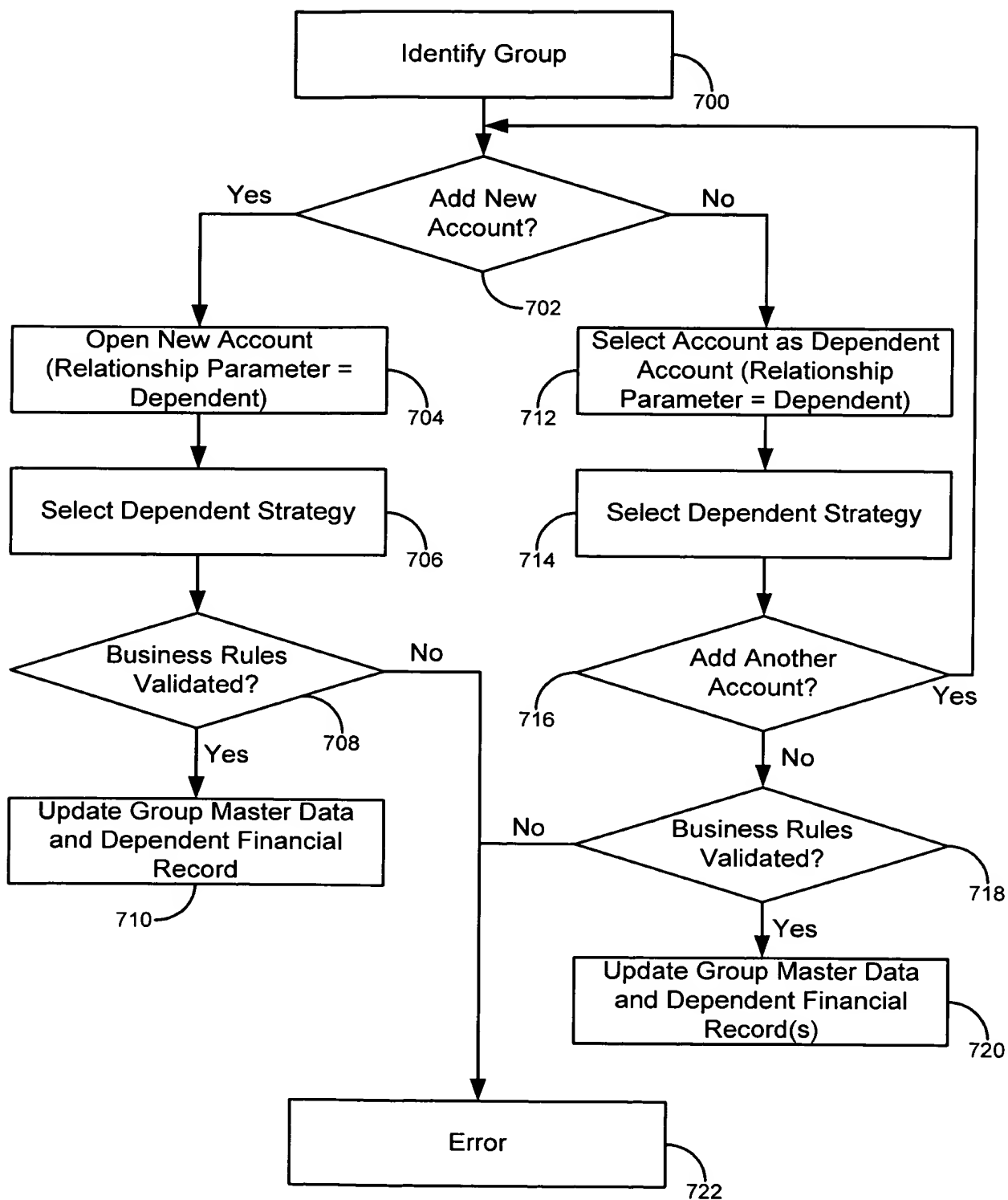
Add Dependent Account to Group

FIG. 7A



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Authorization

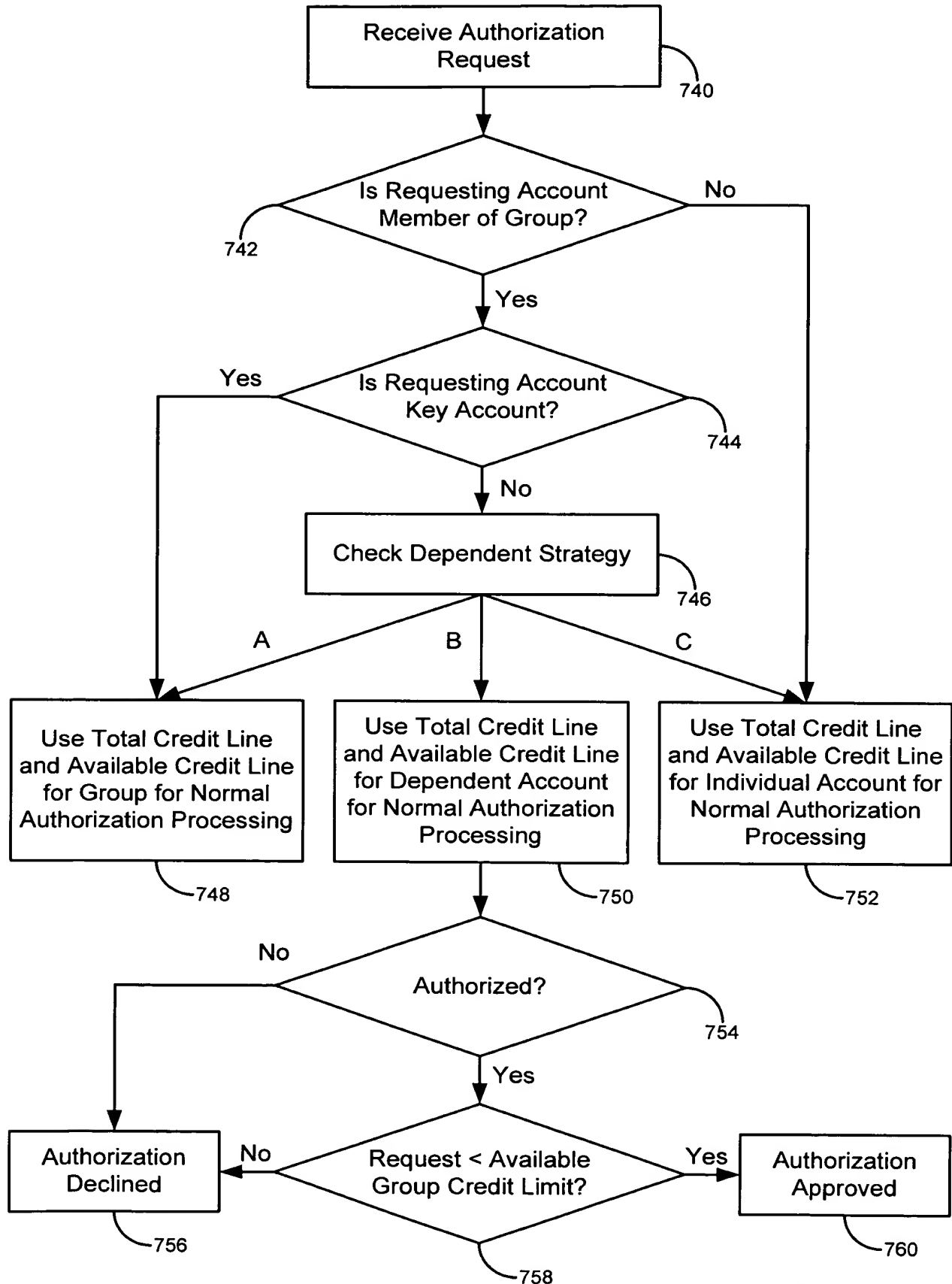


FIG. 7B

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Payment Application

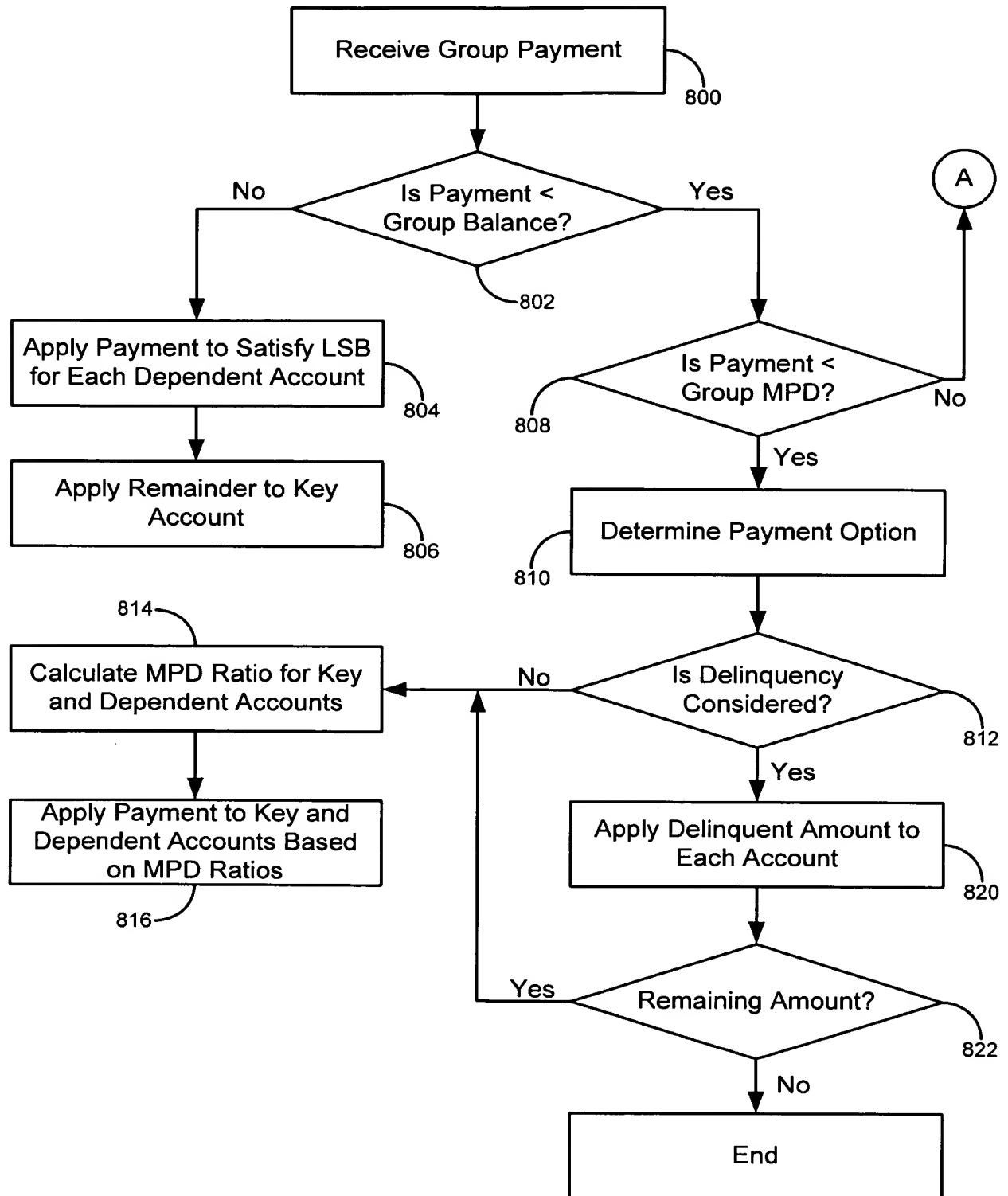


FIG. 8A

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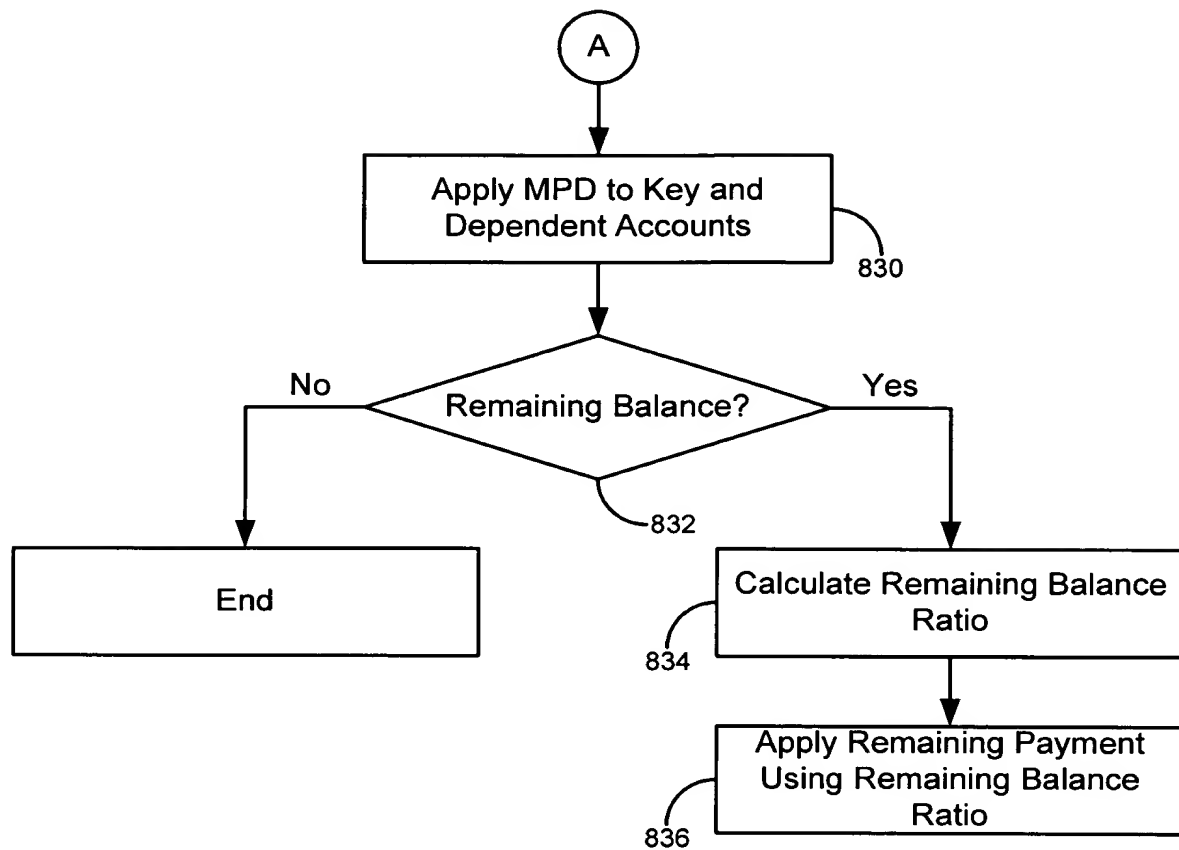


FIG. 8B

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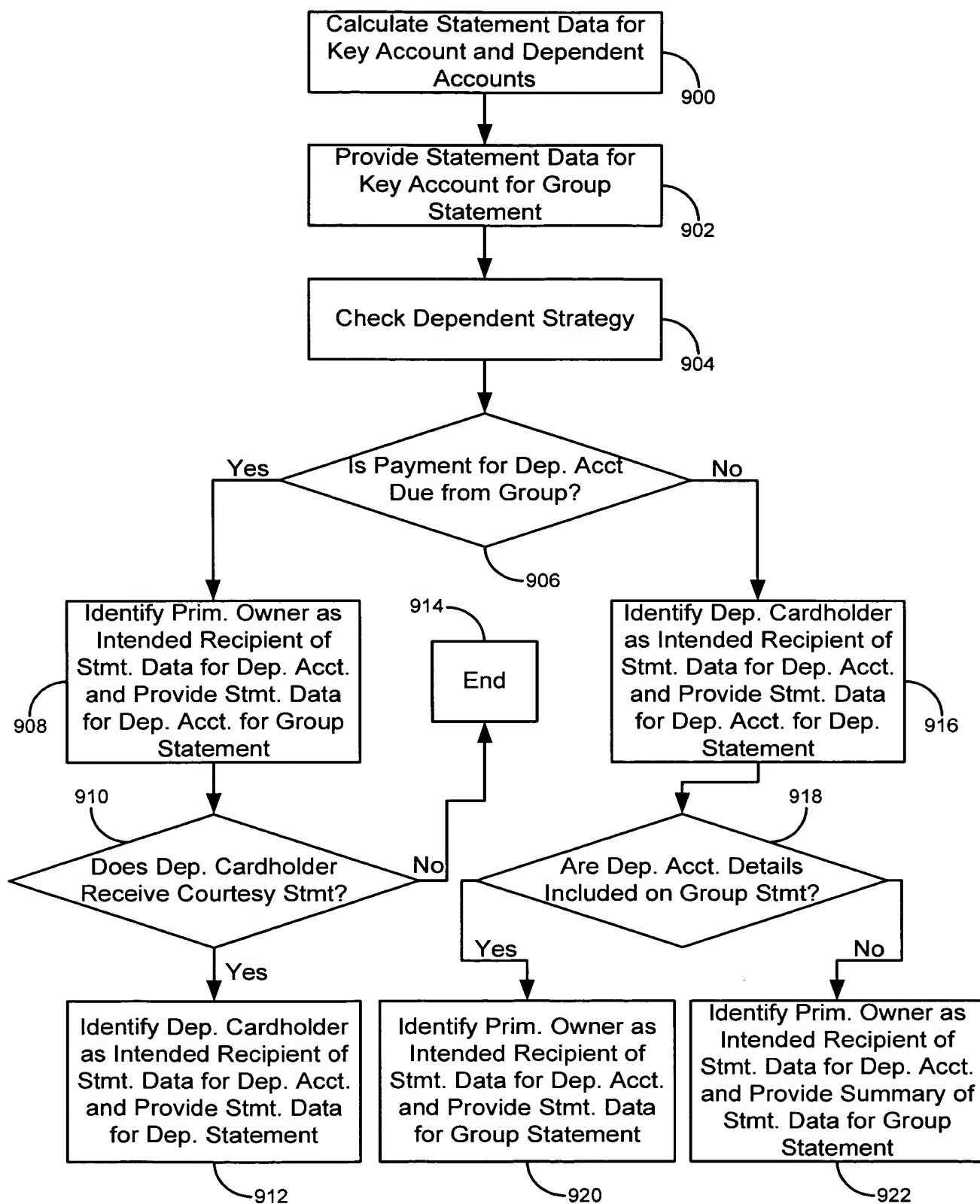
Statementing

FIG. 9

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Redemption

